



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Parankirinathan

Application No.: 10/743201

Filed: 12/22/2003

Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period

Attorney Docket No.: LPD092603USNP

Art Unit:
3626

Examiner:
Carolyn M. Bleck

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Date: May 20, 2005
Express Mail: ED 01845152 US

Response Under 37 CFR 1.111

Dear Examiner:

In response to the Office Action of April 1, 2005, please amend this application as follows.

C:\mark2\LPD kiri\LDP092603USNP\RCE amended claims LPD092603USNP as filed.doc
Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period.
Agent: Mark Nowotarski, Reg. No. 47,828
Docket: LPD092603USNP